

IN RE:
NICKI M. TODARO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-23010

Chapter 13

Document No.: 87

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 15th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

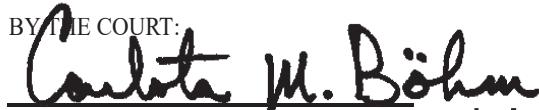
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/15/24 9:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

Constance M. Böhm
U.S. BANKRUPTCY JUDGE
dmk

In re:
Nicki M. Todaro
Debtor

Case No. 19-23010-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 15, 2024

Form ID: pdf900

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db	+ Nicki M. Todaro, P.O. Box 2, Newell, PA 15466-0002
15096487	+ David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15096488	Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
15097460	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Apr 16 2024 00:02:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Apr 15 2024 23:50:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
15096474	^ MEBN	Apr 15 2024 23:52:51	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15115484	+ Email/Text: bankruptcy@sccompanies.com	Apr 15 2024 23:50:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096475	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 00:01:43	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15104166	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 00:01:37	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15096476	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2024 00:01:53	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
15096477	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2024 23:51:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15096478	+ Email/Text: ccusa@ccuhomes.com	Apr 15 2024 23:50:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
15096479	Email/Text: bnc-bluestem@quantum3group.com	Apr 15 2024 23:52:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
15096480	Email/Text: JCAP_BNC_Notices@jcicap.com	Apr 15 2024 23:52:00	Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-9617
15115482	+ Email/Text: bankruptcy@sccompanies.com	Apr 15 2024 23:50:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15096481	Email/Text: amps@manleydeas.com	Apr 15 2024 23:50:00	Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
15106811	Email/PDF: MerrickBKNotifications@Resurgent.com		

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			Apr 16 2024 00:01:43	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15096482	Email/PDF: MerrickBKNotifications@Resurgent.com		Apr 16 2024 00:01:51	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15096483	Email/Text: bankruptcy@sccompanies.com		Apr 15 2024 23:52:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15115483	+ Email/Text: bankruptcy@sccompanies.com		Apr 15 2024 23:52:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15118351	Email/PDF: pa_dc_claims@navient.com		Apr 16 2024 00:01:37	Navient PC Trust c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15096484	Email/PDF: pa_dc_claims@navient.com		Apr 16 2024 00:01:57	Navient Solutions, Department of Education Loan Services, P.O. Box 9640, Wilkes Barre, PA 18773-9640
15136621	Email/Text: Bankruptcy.Notices@pnc.com		Apr 15 2024 23:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15096485	Email/Text: Bankruptcy.Notices@pnc.com		Apr 15 2024 23:50:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15096486	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:01:58	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502	
15136291	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:02:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
15096489	Email/Text: bankruptcy@sccompanies.com	Apr 15 2024 23:50:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020	
15115485	+ Email/Text: bankruptcy@sccompanies.com	Apr 15 2024 23:50:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849	
15096490	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2024 23:51:00	Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125	
15100826	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 16 2024 00:01:45	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629	
15602977	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 16 2024 00:02:18	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629	
15096491	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 16 2024 00:01:37	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335	

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		WELLS FARGO BANK, N.A.
15118784	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15163299	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Bradley A. King	on behalf of Creditor WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Bradley A. King	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Bradley A. King	on behalf of Defendant WELLS FARGO BANK N.A. bking@kingquiddylaw.com
Brian Nicholas	on behalf of 3rd Pty Defendant PNC Bank N.A. brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Defendant WELLS FARGO BANK N.A. brian+ecf@briannicholas.com
Daniel R. White	on behalf of Plaintiff Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Party Plaintiff WELLS FARGO BANK N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of 3rd Pty Defendant PNC Bank N.A. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Counter-Defendant Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Nicki M. Todaro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
James Warmbrodt	on behalf of 3rd Pty Defendant PNC Bank N.A. bkgroup@kmllawgroup.com
Jill Manuel-Coughlin	on behalf of Defendant WELLS FARGO BANK N.A. bankruptcy@powerskirk.com
Michael P. Kruszewski	on behalf of Mediator Michael P. Kruszewski mkruszewski@leechtishman.com dbender@leechtishman.com;bankruptcy@leechtishman.com
Michael Paul Oliverio	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mpoliverio@vorys.com, mjcoleman@vorys.com
Michael Paul Oliverio	on behalf of 3rd Pty Defendant PNC Bank N.A. mpoliverio@vorys.com, mjcoleman@vorys.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rajeev K. Adlakha	on behalf of 3rd Pty Defendant PNC Bank N.A. rkadlakha@vorys.com

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Robert Shearer

on behalf of Creditor WELLS FARGO BANK N.A. rshearer@raslg.com

Robert Shearer

on behalf of Creditor Wells Fargo Bank N.A. rshearer@raslg.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Scott A. Dietterick

on behalf of 3rd Pty Defendant PNC Bank N.A. amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 24